

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 18-02358
	§	
SUSAN RAMOS HERNANDEZ	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 01/09/2019, in Courtroom 744, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/03/2018

By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
53 West Jackson Boulevard, Suite 1115
Chicago, IL 60604

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In re: § Case No. 18-02358
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$2,888.07
and approved disbursements of \$3.90
leaving a balance on hand of¹: \$2,884.17

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
2	Regional Acceptance Corporation	\$15,944.50	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00
Remaining balance: \$2,884.17

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$389.08	\$0.00	\$389.08
David P. Leibowitz, Trustee Expenses	\$13.36	\$0.00	\$13.36

Total to be paid for chapter 7 administrative expenses: \$402.44
Remaining balance: \$2,481.73

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$2,481.73

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$2,481.73

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$1,132.82 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Cavalry SPV I, LLC	\$1,132.82	\$0.00	\$1,132.82

Total to be paid to timely general unsecured claims: \$1,132.82
Remaining balance: \$1,348.91

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00

Remaining balance: \$1,348.91

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$1,348.91

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 1.80 percent pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$17.15. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor(s) after payment of all claims and interest is \$1,331.76.

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
53 West Jackson Boulevard, Suite 1115
Chicago, IL 60604

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 SUSAN RAMOS HERNANDEZ
 Debtor

Case No. 18-02358-TAB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: froman
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 4

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db #+SUSAN RAMOS HERNANDEZ, 17537 GREEN BAY AVENUE, LANSING, IL 60438-1913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 26753678 +E-mail/Text: bankruptcy@capvs.com Dec 07 2018 03:02:39 Cavalry SPV I, LLC,

500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

26968159 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 07 2018 03:07:39

LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,

Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

26830268 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 07 2018 03:09:24 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

David P Leibowitz, ESQ dleibowitz@lakelaw.com,

il64@ecfcbis.com;dl@trustesolutions.com;dl@trustesolutions.net;ECF@lodpl.com

John A Haderlein on behalf of Debtor 1 SUSAN RAMOS HERNANDEZ schmada@yahoo.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Timothy R Yueill on behalf of Creditor PENNYMAC LOAN SERVICES, LLC timothy@nevellaw.com

Zhiqi Wu on behalf of Creditor JPMorgan Chase Bank, National Association

bankruptcy@hsbattys.com, bk4hsbm@gmail.com

TOTAL: 5